

**ILLINOIS STATE BANCORP, INC.**

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1889565	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$73	\$75	1.7%		
Loans	\$46	\$42	-9.0%		
Construction & development	\$3	\$3	-0.5%		
Closed-end 1-4 family residential	\$9	\$8	-9.7%		
Home equity	\$2	\$2	-3.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-11.5%		
Commercial & Industrial	\$2	\$2	0.6%		
Commercial real estate	\$19	\$18	-3.0%		
Unused commitments	\$6	\$4	-39.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-41.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$14	-13.6%		
Cash & balances due	\$1	\$3	124.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$67	\$69	2.0%		
Deposits	\$59	\$64	8.3%		
Total other borrowings	\$8	\$4	-44.0%		
FHLB advances	\$4	\$2	-42.9%		
Equity					
Equity capital at quarter end	\$6	\$6	-1.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.6%	--		
Tier 1 risk based capital ratio	13.0%	14.1%	--		
Total risk based capital ratio	14.3%	15.4%	--		
Return on equity <sup>1</sup>	-4.9%	-4.3%	--		
Return on assets <sup>1</sup>	-0.4%	-0.4%	--		
Net interest margin <sup>1</sup>	3.0%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	138.0%	408.7%	--		
Loss provision to net charge-offs (qtr)	38000.0%	120.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	3.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.1%	--
Commercial & Industrial	0.0%	0.0%	0.0%	17.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.5%	0.6%	0.0%	0.8%	